

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Gerald Sarno

Case No.:

Judge:

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|------------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>12/3/2018</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JC

Initial Debtor: GS

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 218 per _____ to the Chapter 13 Trustee, starting on _____ for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1500
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Bank of America current and outside due to a loan modification

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ 9000 to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
NJ Healthcare Specialists	13 Dickenson Court Freehold NJ	Judicial	\$694	\$324546	\$23975	\$503211	\$694

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Expenses

3) Secured Claims

4) Priority Claims & 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/30/2017.

Explain below **why** the plan is being modified:

Stay lift was granted, a trustee motion to dismiss was filed and a loan modification was granted and filed.

Explain below **how** the plan is being modified:

debtor obtained a loan modification after stay lift was granted additional attorney fees being absorbed into the plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/3/2018

/s/Gerald Sarno
Debtor

Date: _____

Joint Debtor

Date: 12/3/2018

/s/James J Cerbone
Attorney for Debtor(s)

In re:
Gerald Sarno
Debtor

Case No. 17-11726-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901

Page 1 of 2
Total Noticed: 42

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Gerald Sarno, 13 Dickenson Court, Freehold, NJ 07728-4312
516616745 Anesthesia Consultants of NJ, Attn: Frost- Arnett Company, PO Box 1022, Wixom, MI 48393-1022
516616746 +Atul Bhasin MD, Atlas Medical Care LLC, 1001 W Main Street Unit A, Freehold, NJ 07728-2579
516616747 Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
516866158 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516616751 Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
516616754 +Daryl Kipnis, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516616756 Freehold Psychiatric Association, PO Box 1247, Toms River, NJ 08754-1247
516616759 +KML Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
516616760 Laboratory Corporation, PO Box 2240, Burlington, NC 27216-2240
516616761 MCS Claim Services, 123 Frost Street, Suite 202, Westbury, NY 11590-5027
516616762 +Mid Atlantic Diabetes and Endocrinology, 555 Iron Bridge Road Ste 18, Freehold, NJ 07728-2975
516656382 +NJ Turnpike Authority, Mark Schneider, 581 Main St PO Box 5042, Woodbridge, NJ 07095-5042
516809964 +New Jersey Healthcare Specialists, P.C., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516616766 New Jersey Healthcare Specialists PC, Dept 10005, PO Box 419378, Boston, MA 02241-9378
516616767 Pennsylvania EZ Pass Violations, Attn: Linebarger Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128
517473798 +Poet's Corner Homeowners Association, Inc., c/o Radom & Wetter, 245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560
516616768 +Poet's Corner HOA Inc, c/o Towne & Country Management, 711 Sycamore, Red Bank, NJ 07701-4921
516616770 +RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7448
516616772 +RWJ University Hospital, 865 Stone Street, Rahway, NJ 07065-2742
516616769 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
516616771 Robert Wood Johnson Medical Group, PO Box 15278, Newark, NJ 07192-5278
516616774 +Surgery Center of Central New Jersey, 107 North Center Drive, North Brunswick, NJ 08902-4909
516616776 USPS Disbursing Office, Account Service Center, 2825 Lone Oak Parkway, Saint Paul, MN 55121-9640
516616775 University Behavioral Healthcare, PO Box 416702, Boston, MA 02241-6702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2018 00:16:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 05 2018 00:16:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516616744 +E-mail/Text: bkrpt@retrievalmasters.com Dec 05 2018 00:16:53 AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
516755797 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 05 2018 00:19:42 Ashley Funding Services, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516694866 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 05 2018 00:19:43 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516616748 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 05 2018 00:19:42 Cach, LLC, 4340 S Monaco Street Suite 400, Denver, CO 80237-3485
516616749 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 05 2018 00:20:25 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516616752 +E-mail/Text: bankruptcy_notifications@cccsusa.com Dec 05 2018 00:17:33 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
516616753 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 05 2018 00:20:06 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
516616755 E-mail/Text: bnc-bluestem@quantum3group.com Dec 05 2018 00:17:26 Fingerhut, PO Box 166, Newark, NJ 07101-0166
516841013 +E-mail/Text: bankruptcypdt@mcmcg.com Dec 05 2018 00:16:53 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516616763 +E-mail/Text: bankruptcypdt@mcmcg.com Dec 05 2018 00:16:53 Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516616764 +E-mail/Text: bankruptcypdt@mcmcg.com Dec 05 2018 00:16:53 Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
516616765 E-mail/Text: Jerry.Bogar@conduent.com Dec 05 2018 00:17:42 New Jersey E-Z Pass, PO Box 52005, Newark, NJ 07101-8205
516871817 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Dec 05 2018 00:34:48 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516616773 +E-mail/Text: clientservices@simonsagency.com Dec 05 2018 00:17:30 Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
516653537 +E-mail/PDF: gecscedi@recoverycorp.com Dec 05 2018 03:41:11 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 42

Date Rcvd: Dec 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516616750* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516616757 ##High Focus Centers, 299 Market Street Ste 130, Saddle Brook, NJ 07663-5321
516616758 ##+Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
James J. Cerbone on behalf of Debtor Gerald Sarno cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5